

Information to identify the case:					
Debtor 1	<u>Theresa Marie Morfenski</u>			Social Security number or ITIN	xxx-xx-2534
	First Name	Middle Name	Last Name	EIN	__-_____-
Debtor 2	<u></u>			Social Security number or ITIN	____-
(Spouse, if filing)	First Name	Middle Name	Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA					
Case number: 16-10920-TPA					

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Theresa Marie Morfenski

11/25/20

By the court: Thomas P. Agresti
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Theresa Marie Morfenski
Debtor(s)

Case No. 16-10920-TPA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: nsha

Page 1 of 2

Date Rcvd: Nov 25, 2020

Form ID: 3180W

Total Noticed: 17

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 27, 2020:

Recip ID	Recipient Name and Address
db	+ Theresa Marie Morfenski, 564 Arch Street, Meadville, PA 16335-2930
cr	+ LSF10 Master Participation Trust, 13801 Wireless Way, Oklahoma City, OK 73134-2500
14293579	+ Commercial Acceptance, 2 West Main Street, Shiremanstown, PA 17011-6326
14293581	+ Credit Protection Associates, Po Box 802068, Dallas, TX 75380-2068
14293585	+ Northwest Physician Associates, 1012 Water Street, Meadville, PA 16335-3468
14365127	+ WF 19 Grantor Trust, c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Nov 26 2020 05:43:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 26 2020 03:43:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Nov 26 2020 05:43:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 26 2020 03:43:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
14293580	+ Email/Text: rkiser@co.crawford.pa.us	Nov 26 2020 03:44:00	Crawford County Tax Claim Bureau, 903 Diamond Park, Meadville, PA 16335-2694
14293582	+ EDI: HFC.COM	Nov 26 2020 05:43:00	HSBC Mortgage Services, PO Box 5249, Carol Stream, IL 60197-5249
14323021	+ EDI: HFC.COM	Nov 26 2020 05:43:00	Household Finance Consumer Discount Company, C/O HSBC Mortgage Services, Inc., P.O. Box 21188, Eagan, Minnesota 55121-0188
14711636	+ Email/Text: ECMBKMail@Caliberhomeloans.com	Nov 26 2020 03:45:00	LSF10 Master Participation Trust, c/o Caliber Home Loans, Inc., 13801 Wireless Way, Oklahoma City, OK 73134-2500
14293583	+ Email/Text: mwetherbee@mmchs.org	Nov 26 2020 03:44:49	Meadville Medical Center, 1034 Grove Street, Meadville, PA 16335-2945
14293584	+ Email/Text: Bankruptcy@natfuel.com	Nov 26 2020 03:44:00	National Fuel, 1100 State Street, Erie, PA 16501-1912
14293587	+ EDI: AGFINANCE.COM	Nov 26 2020 05:43:00	Onemain Financial / Citifinancial, 100 International Dr., Baltimore, MD 21202-4673
14293586	+ EDI: AGFINANCE.COM	Nov 26 2020 05:43:00	Onemain Financial / Citifinancial, 6801 Colwell Boulevard, Ntsb-2320, Irving, TX 75039-3198

District/off: 0315-1

User: nsha

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Date Rcvd: Nov 25, 2020

Form ID: 3180W

Total Noticed: 17

14293588 + Email/Text: bankruptcydepartment@tsico.com

Nov 26 2020 03:45:00

Transworld Systems Inc / 51, 507 Prudential Road,
Horsham, PA 19044-2308

TOTAL: 13

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Specialized Loan Servicing LLC as servicer for WIL

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 27, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 25, 2020 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Specialized Loan Servicing LLC as servicer for WILMINGTON SAVINGS FUND SOCIETY FSB D/B/A CHRISTIANA TRUST, NOT IN ITS INDIVIDUAL CAPACITY, BUT SOLELY IN ITS CAPACITY AS OWNER TRUSTEE FOR WF 19 GRANTO bnicholas@kmlawgroup.com
Daniel P. Foster	on behalf of Debtor Theresa Marie Morfenski dan@mrdebtbuster.com katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Jerome B. Blank	on behalf of Creditor LSF10 Master Participation Trust pawb@fedphe.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Richard M. Squire	on behalf of Creditor LSF10 Master Participation Trust lcolwell@squirelaw.com kdiskin@squirelaw.com
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
Sarah Kathleen McCaffery	on behalf of Creditor LSF10 Master Participation Trust bankruptcy@powerskim.com

TOTAL: 7